Mikrofinans Norge AS
president/CEO
Unni Beate Sekkesæter

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Today’s objective

- Unpack financial inclusion advocacy
- Share experience of Mikrofinans Norge
Speakers

Ewa Bańkowska, MFC

Unni Beate Sekkesæter, Mikrofinans Norge
What is financial inclusion?

Financial inclusion is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society.

It contrasts financial exclusion where those services are not available or affordable.
The role of microfinance in advocacy

National level
- Clients
- Public opinion
- Regulator

Microfinance Institution

International level
- Peers
- Investors
- Donors
Access to finance in Norway

- 10% unbanked
- 350,000 in working age
- Only credit card access €25,000
About Mikrofinans Norge AS

• Owned by Foreningen Mikrofinans Norge
  – 100 members – entrepreneurs
  – >1400 beneficiaries
• Started in July 2014
Process

2003 – 2006
Unregulated loans

2006 – 2013
Loans through the bank

2014
Social business company

2017
Official licence

October 2017
First loan
First loan € 6,000

Rashid Alswedan
Refugee from Syria
Expert hair dresser
Partners and resources
Key tips

- Be patient
- Networking
- Make people part of something big
Your questions…

... speakers’ answers.